

Solutions



Source Capture Solutions

Multi-Point Check Image Capture for Today's Financial Institutions





Deliver the Convenience of Anytime, Anywhere Deposits for Your Customers — Optimize Efficiency at Every Touchpoint

You need multiple touchpoints to effectively implement your Check 21 image capture strategy. But with the convenience and flexibility of single platform deposit gathering, you only need one way to efficiently manage them.

Source Capture Solutions from Fiserv are comprised of competitively priced, easily deployed components designed with your deposit-gathering needs in mind. Whether deposits are taken at a business, a branch, a cash vault, an ATM, a lockbox or a customer's home, we meet the precise image, data capture and security requirements for each capture site. In addition, Source Capture Solutions provide maximum flexibility to adapt to your remote deposit strategy. Each component can be implemented individually or in combination and can be deployed in-house or via a Fiserv outsourced/ASP delivery solution.

Wherever there are checks, Source Capture Solutions make deposits easier and faster for your customers, and less costly for your organization.

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Consumer Source Capture provides a green option with electronic check processing that saves paper and fuel/transportation costs and impacts. Merchant Source Capture provides flexibility with the convenience of automated, web-based check deposits directly from your business.

Leveraging Check 21 to Enable Deposit Gathering

Check 21 enables financial institutions to go beyond the constraints of paper and turn all deposits into points of image capture. Once they are imaged, deposits can be processed and cleared electronically—saving time, reducing transportation costs and enhancing data security. Source Capture Solutions are the ideal solution to support your Check 21 strategy.

In-House or Outsourced – You Have a Choice

Fiserv has a long history of leading the industry for reliable outsourced services for item processing and offers Source Capture Solutions in either an in-house or outsourced/ASP mode. This provides your organization with cost-effective services for check processing, allowing you to control your per item costs in a declining volume environment.

Enterprise Deposit Management

Source Capture Solutions provide a rich source of information about deposit activity across the enterprise, making them powerful deposit management tools to control the flow of deposits throughout the system. A full enterprise deployment from Fiserv provides you with a central point for authentication, deposit monitoring, management reporting

and customer support. It also facilitates the management of sort patterns and conversion tables and creates the required output files for downstream processing systems such as posting, image archive load, image exchange, (throughout the Fiserv Clearing Network or other exchange Partners), IRD creation and ACH conversion. Quickly and easily deploy new points of capture by leveraging the your experience on the platform to expand your deposit operations. Best of all, Fiserv can provide an enterprise review for duplicates to help mitigate errors and fraud when operating a wide range of deposit touchpoints.

Consumer Source Capture

Consumer Source Capture enables your retail and small office/home office (SOHO) customers to scan and deposit checks from the convenience of their homes or offices. This solution provides an easy-to-learn, secure way to deposit checks using a TWAIN-compliant, Fiserv-certified office scanner connected to a Windows® computer with Internet access—freeing your customers from waiting in line at the branch or ATM, or the need for deposit slips. Consumer capture also makes funds available sooner with less risk of lost or stolen checks.

Institutions large and small need ways to increase their geographic footprint in order to build and strengthen customer satisfaction and retention. Consumer capture offers streamlined deposit management and

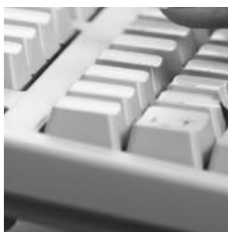


reduced processing and paper-handling costs. The convenience of consumer/capture can improve customer relationships and encourage greater use of your online banking services. If you already use other components of Source Capture Solutions, Consumer Capture can be added at a low incremental cost.



Merchant Source Capture

Offer your business customers the convenience and cost savings of making check deposits from their office or store locations with Merchant Source Capture. Cost effective and easy to use, merchant capture (also called corporate capture or RDC) allows customers to scan checks or remittance coupons using a multiple item check scanner and transmit check images and data directly to your financial institution for faster, more streamlined processing. The only equipment your customers need is an image scanner and Internet-ready computer. All software is installed and maintained at your central processing site or via a fully-serviced Fiserv Center. Merchant Source Capture allows you to accept a customer deposit anywhere—helping you compete more effectively in both existing and new markets. Your business customers will be attracted to the convenience, cost savings, expanded deposit windows and the reduced environmental impact that this service offers.



Consumer or Merchant Source Capture – What’s the Difference?

Consumer Source Capture targets customers generating a small number of check images and using home office equipment, such as an all-in-one printer/scanner, to capture and submit deposits. Each deposit only includes a single item so is best suited for deposit volumes of 10 checks a day or less. Merchant Source Capture is ideal for businesses with larger check volumes; a commercial check scanner enhances the rate and efficiency of depositing multiple items. Merchant capture supports back-office/ACH conversion and ARC, including real-time ACH eligibility verification. Additional payment information, such as names and invoice or account numbers, can also be captured.

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Branch Source Capture helps control costs and provide customers with fast and accurate balances on their check deposits.

Branch Source Capture

Efficiently and cost effectively capture and balance check deposits with Branch Source Capture of check images at the back counter. The system accommodates a wide variety of volume and processing scenarios, making it ideal for branches of all sizes and locations. Balancing of items can be performed by your operational staff or at a Fiserv Center.

Fiserv Teller Source Capture enables real-time balancing of deposits at the teller or point-of-sale workstation, while the customer is present. It is completely integrated with your existing teller system to enhance both the customer and the teller experience. These solutions can benefit both your retail and central processing operations. Courier costs are greatly reduced, fraud detection is improved, deposit errors are minimized and the deposit window can be extended—enhancing customer service and retention. Check processing and posting are streamlined and accelerated, while proof requirements, return item exposure and operational costs are significantly reduced. To achieve maximum efficiency, teller capture and behind-the-counter capture methods can be combined.

ATM Source Capture

ATM Source Capture allows your customers to make convenient, envelope-free deposits at your image-enabled ATMs. The application

ATM Source Capture accelerates ATM deposit processing and reduces back-office costs while saving time for your customers.

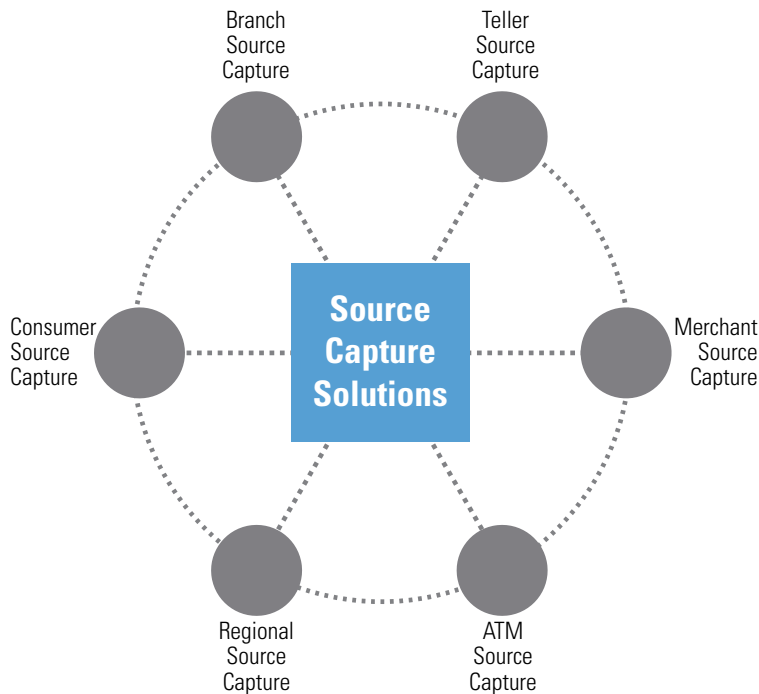
What is Regional Source Capture?

Regional Source Capture is a variation of branch back counter capture for a group of geographically close branches to share a common capture operation. It uses the same software as Branch Source Capture, but also supports higher speed capture devices that can process hundreds of documents per minute. Regional Source Capture provides transportation savings, accelerated clearing and streamlined, more efficient processing.

enables an ATM to capture check images, determine check amounts, assess image quality and transfer deposit images and related transaction data to your central processing site.

By deploying deposit automation at ATMs, you can accelerate ATM deposit processing, reduce back office costs and make transaction and balance information available sooner to your customers. Moreover, ATM capture enhances the customer experience by saving time with envelope-free deposits and providing an immediate Proof of Deposit with front and back check images.

It also minimizes deposit errors and empty envelope fraud, while reducing the need for advice notes because exceptions and adjustments are greatly reduced. The cost



of servicing your ATM drops significantly, since daily trips to pick up checks are no longer needed.

Source Capture Solutions

Source Capture Solutions are perfect for financial institutions seeking to grow revenue and compete effectively in fiercely competitive markets. The thin client, web based platform is designed to support Source Capture Optimization™, a unique Fiserv approach to integrating your payments environment and allowing deposits to be gathered from more touchpoints. The flexibility to make image-based deposits from virtually any location is helping financial institutions reduce costs, streamline processing, mitigate fraud and break free from past geographic limitations. By extending this opportunity to your customers, business and consumer clients alike can eliminate branch runs, improve their cash positions and simplify their banking relationships. Wherever there are checks, Source Capture Solutions make deposits easier, faster for your customers and less costly for your organization.

Source Capture Optimization™: A New Approach for a New Image

Today's financial services providers expect more and better capabilities—consistent image quality, duplicate detection, fraud protection, courtesy amount recognition, legal amount recognition, remittance processing and ACH conversion—economically and across all touchpoints.

Source Capture Optimization is a unique Fiserv approach to enhancing the reliability, versatility and scalability of image capture. Wherever you gather deposits, Fiserv Source Capture Optimization ensures that you benefit from the best possible service at the lowest operational cost.

It's not only good for your business—it's great for your image.

Connect With Us

For more information on Source Capture Solutions, please contact us at 800-872-7882 or visit sco.fiserv.com



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